



ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

Lauren W. Kingry
Superintendent of Financial Institutions

Janice K. Brewer
Governor

Regulatory Bill of Rights

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The Arizona Department of Financial Institutions (DFI), pursuant to A.R.S. [41-1001.01](#) provides small businesses with a Bill of Rights relating to their interaction with DFI. A small business is defined by [A.R.S. 41-1001](#) as one including its affiliates, which is independently owned and operated, which is not dominated in its field, and which employs fewer than 100 employees or which has gross receipts of less than \$4 million in its last fiscal year.

A summary of the rights included in the Bill of Rights is:

1. The right to participate in the rulemaking process of DFI in the form of providing written comments or testimony on proposed rules to DFI, filing an early review petition with the Governor's Regulatory Review Council, and providing written comments and testimony to the [Governor's regulatory Review Council](#).
2. The right to a licensing decision not based in whole or in part on conditions or requirements not specifically authorized by statute, rule or tribal gaming compact.
3. The right to have a license application approved or denied within a predetermined period of time with written notice from DFI explaining a denial as well as the applicant's right to appeal.
4. The right to file a complaint with the Administrative Rules Oversight Committee (AROC) concerning a rule, practice, or substantive policy statement's lack of conformity with statute or legislative intent or its duplicative or onerous nature.
5. The right to file a complaint with the [office of the Ombudsman-Citizens Aide](#) to investigate administrative acts of the DFI if the regulated party has made reasonable effort with DFI to resolve the problem has not been successful, and.
6. The right to have an administrative hearing before an independent administrative law judge regarding contested cases and appealable actions and subject to uniform administrative appeals procedures.

A more detailed explanation of the rights you are entitled to, when interacting with DFI, can be found at the following links, [41-1001.01](#), [41-1006](#), [41-1007](#), [41-1009](#), [41-1373](#), [R4-20-4-1201](#) et seq.

You may file a complaint with DFI employees who are specifically designated for this purpose pursuant to A.R.S 41-1006. These employees will guide you through the process of filing a complaint with DFI in the event you believe that any of your rights have been violated by DFI. Please contact Mike Fowler at mfowler@azdfi.gov or 602-771-2781, or Louis Dettorre at ldettorre@azdfi.gov or 602-771-2778.